EXHIBIT 43

FICO | Decisions

DECISION MANAGEMENT SUITE

FICO® Blaze Advisor®

decision rules management system

FICO's industry-leading decision rules engine reengineered for the 21st century

With FICO® Blaze Advisor® decision rules management system you can:

Drive smarter business decisions faster.

Blaze Advisor automation provides unparalleled control, speed, accuracy, consistency and transparency of decision logic — particularly critical in responding to changing business, economic and regulatory conditions.

Improve business agility by a factor of 10.

▮▮▮▮▮▮▮▮▮▮ New Blaze Advisor 7.4 authoring features empower greater business-user control and ease-of-use without requiring technical assistance. What's more, Blaze Advisor 7.4 now supports machine learning to further refine business decisions.

FICO® Blaze Advisor® is the world's leading decision rules management system, maximizing control, agility and actionability to optimize high-volume operational decisions. Blaze Advisor transforms the entire process for developing, deploying and maintaining rules-based decision applications. It accelerates smarter decisions and customer connectivity through ease of integration with analytics (including optimization) and decision modeling and simulation. Recent enhancements supporting streamlined business-user authoring include a more flexible interface, new business term and decision tree editors, a bulk testing tool and support for machine learning.

Define, execute and manage the decisions that run your business
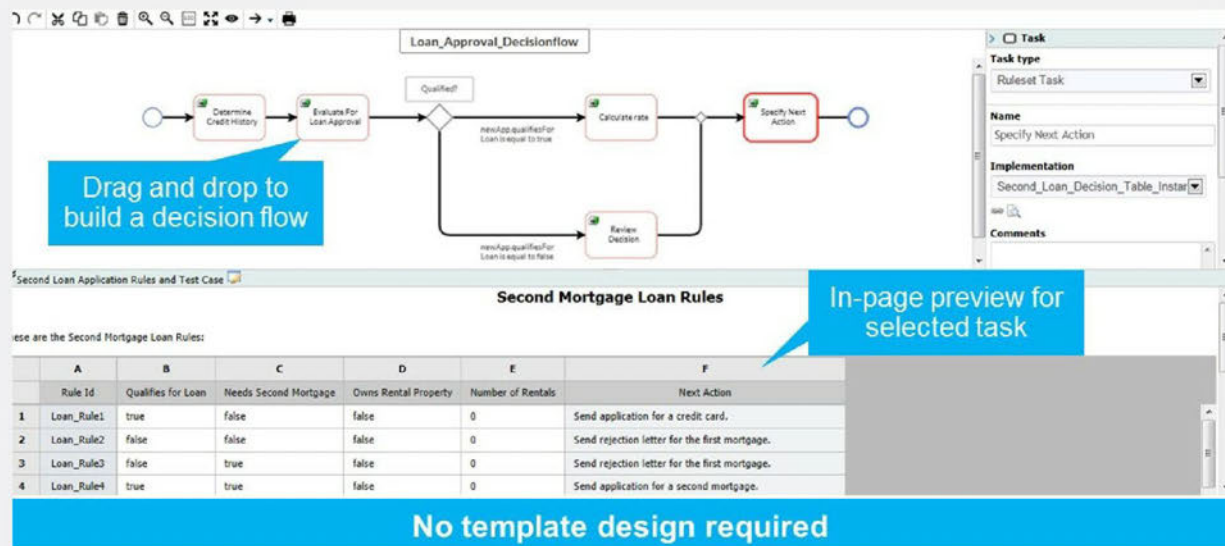
FICO® Blaze Advisor® decision rules management system empowers business experts to create, maintain and control business applications quickly, easily and cost-effectively to drive smarter, faster and consistent decisions in today's evolving business and regulatory environments. Business managers are empowered to improve control of business policies and procedures throughout their operational systems, without programming or specialized development packages.

What are decision rules?

Rules are explicit instructions that determine the appropriate response or action that should be taken in reaction to a set of specific conditions. Blaze Advisor lets companies readily define complex decisions to support interactive and batch applications. Because business logic is removed from the "mechanics" of the application programming, it can be changed at any time without requiring rewrites and re-releases of the entire application code.

Empowering business users to do more, without technical assistance

Drag and drop to build a decision flow

In-page preview for selected task

No template design required

FICO® Blaze Advisor® decision rules management system raises the bar on what business users can do. Its enhancements to decision flows, business terms and decision trees support more agile, flexible decision rule development.

Decision rules may be based on corporate policies and guidelines, external regulations, or analysis of historical or big data. Once rules are in place, they can be applied to multiple systems and communication channels so the business interacts with customers in a consistent manner according to best practices.

More than a rules engine

FICO® Blaze Advisor® is a complete solution for rules management. It includes an architectural framework for building and creating decision rule applications and state-of-the-art tools for deploying and maintaining rule services, including:

- **Integrated Development Environment** — Easily write, edit and test rules, with direct access to a powerful set of error checking, logic validation, visual comparison and decision simulation tools.

- Navigate from a flow task to rule editor with a single click.

- **Rule Engine and Server** — Intelligently deploy and execute rules in multiple platforms.

- **Deployment Manager** — Introduce new rules easily and quickly.

- **Rule Repository** — Store rules and manage rule changes.

- **Rule Maintenance Application** (RMA) — Preview, edit, verify or test rules with an easy-to-use web interface that provides bulk operations on multiple items, a wide range of integration with other technologies (including WebSphere, JBOSS and WebLogic) and portals, as well as the ability to report/track all activities for compliance purposes. Business users can now upload bulk .csv data to test and verify that the decision logic produces the expected result, without technical assistance. A new drag-and-

drop decision flow allows users to easily insert tasks, subflows, loops and split nodes using a floating toolbar, and create more complicated flows.

- **Decision Simulator** (optional) — Assess the potential business impact of rule changes before they go live.

With Blaze Advisor, companies can access existing object definitions in legacy systems, databases or XML documents and extend them as needed to define rules using straightforward business terms. The Rule Engine and Server provide scalable execution of rules, and integrate databases and other information sources for use in rule evaluation. The highly customizable web interface empowers business professionals to define, review and deploy rules with ease and speed. Blaze Advisor also includes reporting and debugging aids that make it easy to develop and manage complex systems.

FICO Decisions

Cloud deployment and Big Data support via FICO® Decision Modeler

Built on Blaze Advisor, FICO® Decision Modeler brings Blaze Advisor functionality to the cloud. By leveraging cloud infrastructure customers can accelerate smarter decisions and customer connectivity through ease of integration with analytics, optimization services, decision modeling and simulation. Hosted in the FICO® Analytic Cloud, Decision Modeler provides maximum control, agility and actionability for high-volume operational decisions — leveraging services provided by the FICO® Decision Management Platform for deployment, provisioning, reporting and data management.

When integrated with other FICO decision management capabilities in the FICO Analytic Cloud, Decision Modeler can deliver previously unrealized business value and help organizations create actionable insights from their Big Data. Predictive analytics and analytic modeling provided by FICO® Analytic Modeler help target decisions based on future behavior. Optimization provided by FICO® Optimization Modeler helps maximize the value of constrained assets and handle trade-offs. The complete FICO decisioning cycle that leverages all these capabilities helps ensure that decision rules always enforce the best decisions for each business by accounting for economic ebbs and flows,

compliance challenges, evolving customer demands and strategy shifts. (The same functionality and support is also available in non-cloud deployments using FICO analytic, optimization and component technology.)

Also, business and decision rule capabilities can integrate with best-of-breed components that include a PMML translation engine, data visualization and reporting tools, an expanded link analysis capability and unstructured data query support. Blaze Advisor 7.4 now integrates with machine learning models in PMML to create a constant feedback loop and improve business decisions. New features are available on a regular basis, and can rapidly be integrated into an organization's decision management infrastructure without IT or consultant involvement.

Powerful, transparent business control

Blaze Advisor puts the creation and management of decision rules into the hands of business users, allowing them to achieve exceptional business control, agility and compliance. Moreover, Blaze Advisor exposes just the right scope of rule editing to match the authority and skills of users, enabling rapid implementation and modification of business policies while ensuring proper governance and control. Rule updates can safely and quickly be put into operation via direct access to a powerful set of error checking, logic verification

and visual comparison services. Visual decision metaphors for rules development — including decision flows, trees and tests — help enhance usability and further reduce dependency on IT.

Blaze Advisor gives business users complete control of decision lifecycle management, including a review and approval workflow, and the ability to publish changes into production. Enhanced testing capabilities provide a complete and comprehensive decision development environment, helping organizations validate decision rule logic prior to deployment.

Leading companies depend on FICO® Blaze Advisor®

Businesses and agencies around the world have chosen the FICO® Blaze Advisor® decision rules management system to manage business-critical operations. Among these are Southwest Airlines, China Minsheng Bank, Unicredit, Dutch Tax Authority, Singapore Ministry of Manpower, Sony Bank, Toyota, United Health Group, Verizon Wireless, Wells Fargo and many others.

For more information, visit

www.fico.com/blaze

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